

Attorney Docket No.: CITI0166



PATENT APPLICATION

*Handwritten signatures and initials, including 'H/B' and '7/6/3'.*

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPLICANTS: Kawan *et al.*  
SERIAL NO.: 09/588,902 GROUP ART UNIT: 3624  
FILED: 9 June 2000 EXAMINER: AKERS, Geoffrey R.  
TITLE: METHOD AND SYSTEM FOR CONTROLLING CERTIFICATE  
BASED OPEN PAYMENT TRANSACTIONS

**RESPONSE TO NON-FINAL OFFICE ACTION UNDER 37 C.F.R. §1.111**

Commissioner of Patents  
Washington, D.C. 20231

Dear Sir:

In reply to the outstanding non-final Office Action dated 30 January 2003 Applicant submits the following amendments and remarks:

**RECEIVED**  
JUL 02 2003  
**GROUP 3600**